

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A method for generating a terms and conditions (T&C) statement for a transaction, the method comprising:

 using a portable device to conduct the transaction, the portable device having portable device information;

 determining if a terms and conditions statement is needed for the transaction based on the portable device information;

 dynamically generating the terms and conditions statement for the transaction; and

 outputting the generated terms and conditions statement,

wherein dynamically generating the terms and conditions statement comprises using the portable device information to dynamically generate the terms and conditions statement, and wherein the information related to the portable device comprises information indicating whether the terms and conditions statement has been accepted before.

2-3. (Cancelled)

4. (Original) The method of claim 1, further comprising:

 determining information related to a device outputting the generated terms and conditions statement; and

 wherein dynamically generating the terms and conditions statement comprises dynamically generating the terms and conditions statement based on the information related to the device.

5. (Original) The method of claim 4, wherein the information related to the device comprises information indicating whether the device is capable of displaying or printing the terms and conditions statement,

wherein the terms and conditions statement is dynamically generated for a display format or a printed format based on the information related to the device; and

wherein outputting the terms and conditions statement comprises displaying the terms and conditions statement in the displayed format or printed format.

6. (Currently amended) The method of claim 5, further comprising:
receiving input indicating whether the terms and conditions statement is accepted;
if the terms and conditions statement has been accepted, processing [[with]] the transaction using the portable device based on a first set of rules; and
if the terms and conditions statement has not been accepted, processing the transaction using the portable device based on a second set of rules.

7. (Currently amended) The method of claim 6, further comprising:
determining if redemption of an item towards an incentive according to the first set of rules for the transaction is possible;
determining whether a redemption of the item towards the incentive according to the first set of rules has occurred,
if redemption is not possible ~~and the generated terms and conditions statement is accepted,~~ sending information to the portable device indicating an accumulation of [[an]] the item towards [[an]] the incentive; and
if redemption is possible and has occurred ~~and the terms and conditions statement is accepted,~~ sending information to the portable device indicating [[an]] the item towards the incentive for the transaction has been redeemed.

8. (Original) The method of claim 1, wherein the transaction is a loyalty transaction in a loyalty program.

9. (Currently amended) A method for generating terms and conditions (T&C) statements, the method comprising:
obtaining parameters for a loyalty program;
determining T&C information for the loyalty program from the parameters;
sending the T&C information to a distribution channel, wherein the T&C information enables the distribution channel to dynamically generate T&C statements for one or more portable devices for corresponding loyalty transactions; and
determining a plurality of parameters for the T&C information, wherein the plurality of parameters are used to dynamically generate the terms and conditions statements with the T&C information.

10. (Original) The method of claim 9, wherein the T&C information comprises a plurality of tags.

11. (Original) The method of claim 10, wherein the plurality of tags comprises a template that is used to dynamically generate a T&C statement for at least one of the one or more portable devices.

12. (Cancelled)

13. (Original) The method of claim 9, further comprising:
receiving input information for the loyalty program; and
translating the input information into the T&C information.

14. (Currently amended) A device for using managing terms and conditions (T&C) statements for use in connection with loyalty transactions, the device comprising:
an information determiner configured to determine information specific to a loyalty transaction;
logic to dynamically generate a T&C statement based on the determined information for the loyalty transaction; and
an output to output the generated T&C statement.

wherein the information specific to the loyalty transaction comprises a T&C file that includes information useable to generate the T&C statement,

wherein the information specific to the loyalty transaction comprises a parameter file that includes information useable to generate the T&C statement.

15-16. (cancelled)

17. (Original) The device of claim 14, wherein the T&C file includes tags that correspond to parameters in the parameter file, the corresponding parameters being used to generate the T&C statement.

18. (Original) The device of claim 14, wherein the information specific to the loyalty transaction includes information retrieved from a portable device.

19. (Original) The device of claim 18, wherein the information retrieved from the portable device includes user information and information relating to a loyalty program.

20. (Original) The device of claim 14, wherein the T&C statement is generated based on characteristics of the device.

21. (Original) The device of claim 14, further comprising a communicator configured to output the T&C statement.

22. (Original) The device of claim 21, wherein the communicator comprises at least one of a printer, display, and speaker.

23. (Original) The device of claim 14, further comprising a receiver configured to receive an input indicating an acceptance or rejection of the T&C statement.

24. (Currently amended) A device for managing terms and conditions (T&C) statements, the device comprising:

a plurality of T&C files and a plurality of parameter files useable to generate T&C statements;

control logic configured to select a T&C file from the plurality of T&C files and a parameter file from the plurality of parameter files for a loyalty transaction; and

control logic configured to dynamically generate a T&C statement for the transaction using the selected T&C file and the selected parameter file,

wherein the control logic selects the T&C file and the parameter file using information specific to the loyalty transaction, and

wherein the information specific to the loyalty transaction comprises at least one of portable device information for a portable device, information related to how the device can output the T&C statement, information that indicates if the T&C statement has been accepted before, and information that indicates if redemption is possible for the loyalty transaction.

25-26. (Cancelled)

27. (Original) The device of claim 26, further comprising control logic configured to communicate with the portable device to save information on the portable device regarding whether the T&C statement has been accepted by a user of the portable device.

28. (Currently amended) A method for generating terms and conditions (T&C) statements for a plurality of portable devices, the method comprising:

determining if a T&C statement is needed for a loyalty transaction;

determining that if the T&C statement is needed, and determining information specific to the loyalty transaction;

generating the T&C statement dynamically using the information specific to the loyalty transaction; and

outputting the generated T&C statement,

wherein determining information specific to the loyalty transaction comprises:

determining portable device information specific to a portable device; and

wherein generating the T&C statement comprises using the portable device information to dynamically generate the T&C statement.

29. (Cancelled)

30. (Currently amended) The method of claim 29, wherein the information related to the portable device comprises at least one of information indicating whether the T&C statement has been accepted before, ~~wherein the T&C statement is not generated and outputted if the T&C statement has been accepted before.~~

31. (Original) The method of claim 28, wherein determining information specific to the loyalty transaction comprises:

determining information related to a device outputting the generated T&C statement; and

wherein generating the T&C statement further comprises dynamically generating the T&C statement using the information related to the device.

32. (Original) The method of claim 31, wherein the information related to the device comprises information indicating whether the device is capable of displaying or printing the T&C statement;

wherein the T&C statement is generated for a display format or a printed format based on the information related to the device; and

wherein outputting the generated T&C statement comprises displaying the T&C statement in the display format or printed format.

33. (Currently amended) The method of claim 28, further comprising:

receiving input indicating whether the T&C statement is accepted;

if the T&C statement has been accepted, processing the loyalty transaction using the portable device according to a first set of rules; and

if the T&C statement has not been accepted, processing the loyalty transaction using the portable device according to a second set of rules.

34. (Currently amended) The method of claim 33, further comprising:

determining if redemption of an item towards an incentive according to the first set of rules for the loyalty transaction is possible; and

determining whether a redemption of the item according to the first set of rules towards the incentive has occurred,

if there is no redemption ~~and the generated T&C statement is accepted~~, sending information to the portable device indicating an accumulation of an item towards an incentive; and

if there is redemption ~~and the T&C statement is accepted~~, sending information to the portable device indicating an item for the loyalty transaction has been redeemed.

35-38. (Cancelled)

39. (Currently amended) A method for processing loyalty transactions for a plurality of loyalty programs, the method comprising:

using a portable device to conduct a transaction;
determining a loyalty program applicable for the transaction;
determining portable device information specific to the portable device;
determining terms and conditions (T&C) information related to the loyalty program and useable for generating a T&C statement for the transaction;
generating the T&C statement using the T&C information;
outputting the generated T&C statement;
receiving an indication indicating whether the T&C statement was accepted or rejected by a user of the portable device; and

processing the transaction based on acceptance or rejection by the user,
wherein generating the T&C statement using the T&C information comprises modifying prior T&C information with parameters which are specific to the transaction and the portable device information.

40. (Original) The method of claim 39, wherein processing the transaction comprises processing the transaction as a loyalty transaction if the T&C statement is accepted by the user.

41. (Original) The method of claim 40, further comprising:
determining an incentive to apply to the loyalty transaction; and
applying the incentive to the loyalty transaction.

42. (Original) The method of claim 41, further comprising communicating with the portable device to save information on the portable device indicating that the incentive was awarded.

43. (Original) The method of claim 40, further comprising:
determining an accumulation value based on purchase of an item for the loyalty transaction; and
communicating with the portable device to save the accumulation value on the portable device.

44. (Original) The method of claim 39, wherein processing the transaction comprises processing the transaction as a non-loyalty transaction if the T&C statement is rejected by the user.

45. (Original) The method of claim 39, further comprising communicating with the portable device to store information that indicates whether the T&C statement has been accepted or rejected.

46. (Currently amended) A system for managing terms and conditions (T&C) statements, comprising:
a plurality of distribution channels each configured to store one or more parameter files and one or more T&C files; and

a plurality of portable devices each configured to interact with at least one of the plurality of distribution channels;

wherein a portable device interacts with a distribution channel in order to conduct a transaction;

wherein the distribution channel determines whether a T&C statement is to be generated for the transaction; and

wherein ~~if the T&C statement is to be generated,~~ the distribution channel selects a parameter file from the one or more stored parameter files and a T&C file from the one or more stored T&C files and generates the T&C statement using the selected parameter file and the selected T&C file,

wherein the distribution channel determines whether to generate the T&C statement based on at least one of a plurality of criteria including whether the T&C statement is needed for the transaction, whether the T&C statement has been previously accepted, whether the T&C statement has been revised since it was last accepted and whether acceptance of the T&C statement needs to be obtained again.

47. (Original) The system of claim 46 further comprising:

a host configured to communicate with the plurality of distribution channels and download the one or more parameter files and one or more T&C files selectively to each of the plurality of distribution channels.

48. (Original) The system of claim 47 wherein the host is further configured to:

receive information related to loyalty programs from one or more sponsors; and

generate the one or more parameter files and the one or more T&C files using the information related to the loyalty programs.

49. (Original) The system of claim 48 wherein the host is further configured to:

update the one or more parameter files and the one or more T&C files; and

download the updated one or more parameter files and the updated one or more T&C files selectively to the plurality of distribution channels.

50. (Original) The system of claim 46 wherein the transaction is a loyalty transaction under a loyalty program.

51. (Cancelled)

52. (Original) The system of claim 46 wherein the portable device includes portable device information; and

wherein the portable device information is used by the distribution channel to determine whether the T&C statement is to be generated for the transaction.

53. (Original) The system of claim 52 wherein if the T&C statement is to be generated, the distribution channel uses the portable device information to select the parameter file from the one or more stored parameter files and the T&C file from the one or more T&C files and also uses the portable device information to generate the T&C statement.

54. (Original) The system of claim 53 wherein the portable device information includes at least one of information related to a user of the portable device, information related to a loyalty program and information related to the portable device.

55. (Original) The system of claim 53 wherein if the T&C statement is to be generated, the distribution channel further uses information related to the distribution channel to generate the T&C statement.

56. (Original) The system of claim 46 wherein, the distribution channel is configured to output the T&C statement to a user of the portable device for review after the T&C statement is generated.

57. (Original) The system of claim 56 wherein the distribution channel is further configured to output the T&C statement in one of a plurality of formats.

58. (Original) The system of claim 56 wherein the distribution channel is further configured to receive a choice made by the user with respect to the T&C statement.

59. (Original) The system of claim 58 wherein the choice made by the user with respect to the T&C statement includes accepting the T&C statement or rejecting the T&C statement.

60. (Original) The system of claim 59 wherein if the choice made by the user with respect to the T&C statement is accepting the T&C statement, the distribution channel processes the transaction in a first manner; and

wherein if the choice made by the user with respect to the T&C statement is rejecting the T&C statement, the distribution channel processes the transaction in a second manner.

61. (Original) The system of claim 46 wherein the selected T&C file includes a plurality of tags;

wherein the selected parameter file includes a plurality of values corresponding to the plurality of tags.

62. (Original) The system of claim 61 wherein contents of the T&C statement are changed by modifying the selected parameter file without modifying the T&C file.

63. (New) The method of claim 1 wherein dynamically generating the terms and conditions statement for the transaction comprises:

determining that a prior terms and conditions statement has been previously accepted, and requires revision and reacceptance for the transaction to process, and

generate the terms and condition statement by using the portable device information to modify the prior terms and conditions using parameters which are specific to the transaction to generate the terms and conditions statement.

64. (New) The method of claim 1 wherein dynamically generating the terms and conditions statement for the transaction comprises:

determining that a prior terms and conditions statement has been previously accepted, and does not require revision and reacceptance for the transaction to process.

65. (New) The device of claim 14 wherein the logic to dynamically generate the T&C statement based on the determined information for the loyalty transaction comprises:

logic to determine that a prior T&C statement has been previously accepted, determine that the prior T&C statement requires revision and reacceptance for the loyalty transaction to process, and

logic to generate the T&C statement for the loyalty transaction using the parameter file to modify the prior T&C file.

66. (New) The device of claim 14 wherein logic to dynamically generate a T&C statement based on the determined information for the loyalty transaction comprises:

logic to determine that a prior T&C statement has been previously accepted, and

logic to determine that the prior T&C statement does not require revision and reacceptance for the loyalty transaction to process.

67. (New) The device of claim 24 wherein control logic configured to dynamically generate the T&C statement for the transaction using the selected T&C file and the selected parameter file comprises:

control logic to determine that a prior T&C statement has been previously accepted, determine that the T&C statement requires revision and reacceptance for a reward redemption to process, and

control logic to generate the T&C statement for the reward redemption using the parameter file to modify the prior T&C statement.

68. (New) The device of claim 24 wherein control logic configured to dynamically generate the T&C statement for the transaction using the selected T&C file and the selected parameter file comprises:

control logic to determine that a prior T&C statement has been previously accepted; and

control logic to determine that the prior T&C statement does not require revision and reacceptance for a reward redemption to process.

69. (New) The method of claim 28 wherein generating the T&C statement dynamically using the information specific to the loyalty transaction comprises:

determining that a prior T&C statement has been previously accepted, and requires revision and reacceptance for the loyalty transaction to process, and

generate the T&C statement by using the portable device information to modify the prior T&C statement using parameters which are specific to the loyalty transaction.

70. (New) The method of claim 28 wherein generating the T&C statement dynamically using the information specific to the loyalty transaction comprises:

determining a prior T&C statement has been previously accepted and does not require revision and reacceptance for the loyalty transaction to process.

71. (New) The system of claim 46, wherein the distribution channel determines that the T&C statement has been previously accepted, determines that the T&C statement has not been revised since it was last accepted, and determines that acceptance of the generated T&C statement needs to be obtained again for the transaction to process.

72. (New) The system of claim 46, wherein the distribution channel determines that the T&C statement has been previously accepted, and determines that acceptance of the generated T&C statement does not need to be obtained again for the transaction to process.